

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:	Case No.:	20-20921 (CMG)
CAROLYN E. BROWN,	Chapter:	7
Debtor.	Judge:	Christine M. Gravelle

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**NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY**

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Thomas J. Orr, Chapter 7 Trustee, in this case proposes a compromise, or to settle a claim and/or action as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court, and serve it on the person named below not later 7 days before the hearing date.

Address of the Clerk:	United States Bankruptcy Court 402 East State Street Trenton, New Jersey 08608
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If an objection is filed, a hearing will be held before the Honorable Christine M. Gravelle on July 6, 2021 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom No. 3, 402 E. State Street, Trenton, NJ 08608 (hearing to be scheduled for at least 28 days from the date of the filing of the notice). If no objection is filed the clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

Nature of action: The Debtor asserted an exemption in real property located at 11 Oak Glen Lane, Colts Neck, NJ (the “ <b>Property</b> ”) of \$25,150 (the “ <b>Homestead Exemption</b> ”). The Property has been sold by the Trustee, with net funds received in excess of the Debtor’s Homestead Exemption. As the Debtor died prior to the sale of the Property, the Trustee, Debtor’s counsel and the executor of the Debtor’s decedent estate have discussed and agreed to the manner of turnover of the funds to be paid on account of the Homestead Exemption.
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Pertinent terms of settlement: The Trustee will pay the amount equal to the Homestead Exemption (\$25,150) by check payable and delivered to counsel for the Debtor’s trust account. Upon receipt of this check by Debtor’s counsel, the Debtor and the executor of the Debtor’s decedent estate will be deemed to have waived any and all claims against the Trustee and/or the bankruptcy estate related to the payment of the Homestead Exemption. The Trustee believes that the proposed settlement is in the best interests of the estate and its creditors.
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Objections must be served on, and requests for additional information directed to:

Name: Joseph R. Zapata, Jr., Esq., Counsel to the Trustee

Address: McManimon Scotland & Baumann, LLC, 427 Riverview Plaza, Trenton, NJ 07950

Telephone No.: (973) 681-7979

In re:  
Carolyn E. Brown  
Debtor

Case No. 20-20921-CMG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Jun 08, 2021

Form ID: pdf905

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2021:

Recip ID	Recipient Name and Address
db	+ Carolyn E. Brown, 11 Oak Glen Lane, Colts Neck, NJ 07722-1612
cr	+ Air Technical Home Services LLC d/b/a Air Technica, c/o Giordano, Halleran & Ciesla, P.C., 125 Half Mile Road, Suite 300, Red Bank, NJ 07701-6777
r	+ Berkshire Hathaway HomeServices Fox & Roach Realto, 350 Rt. 35, Red Bank, NJ 07701-5916
intp	+ Browns Gas Appliance and Furnace Service Inc., 88 Birch Ave., Little Silver, NJ 07739-1107
intp	#+ Salvatore Salvati, 30 Allen St, Shrewsbury, NJ 07702-4103
acc	+ Sharer Petree Brotz & Snyder, 1103 Laurel Oak Road, Suite 105B, Voorhees, NJ 08043-4376
auc	+ The Auctioneers Group, 22 Smock Street, Neptune City, NJ 07753-6743
cr	+ Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
cr	+ WBL SPO I, LLC s/h/a Axios Bank, c/o Parker Ibrahim & Berg LLP, 270 Davidson Avenue, 5th Floor, Somerset, NJ 08873-4140
cr	+ World Business Lenders, LLC s/h/a Axios Bank, c/o Parker Ibrahim & Berg LLP, 270 Davidson Avenue, 5th Floor, Somerset, NJ 08873-4140
519000420	+ Alta Mar Condominium Association, 2825 Palm Beach Blvd, Fort Myers, FL 33916-1513
518966523	+ American Express, Bankruptcy Department, P.O. Box 981540, El Paso, TX 79998-1540
518994497	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518966524	+ Axios Bank, 9205 W. Russell Road, Suite 400, Las Vegas, NV 89148-1468
518966525	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982234, El Paso, TX 79998-2234
519001119	+ Browns Heating Cooling Inc, 88 Birch Ave, Little Silver, NJ 07739-1107
518966528	+ Complete Business Solutions Group, PAR Funding, 2000 PGA Blvd, Suite 4440, North Palm Beach, FL 33408-2738
519220144	+ Douglas R. Brown, c/o Timothy Neumann, 25 Abe Voorhees Drive, Manasquan, NJ 08736-3560
518966529	Elan Financial Svcs, P.O. Box 7904408, Saint Louis, MO 63179-0408
518966530	Everest Business Funding, 8200 BW 52nd Terrace, 2nd Floor, Doral, FL 33166
518966531	+ Everydat Capital, 116 Nassau Street, Suite 804, New York, NY 10038-2481
519066707	+ Everyday Capital, 116 Nassau Street, Suite 804, New York NY 10038-2481
518966532	+ Fast Capital 360, Forward Financing, 100 Sumer Street, Suite 175, Boston, MA 02110-2106
518966534	High Speed Capital, LLC, 1 Evertrust Plz, Ste 1401, Jersey city, NJ 07302-3087
518986717	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519011909	+ Mantis Funding LLC, C/O Zachter PLLC, 2 University Plaza, Suite 205, Hackensack, NJ 07601-6211
518966536	+ McComber & McComber, 54 Shrewsbury Ave, Red Bank, NJ 07701-1176
519066709	+ Memorial Sloan Kettering, 1275 York Avenue, New York NY 10065-6094
518966537	+ Mermorial Sloan Kettering, 1275 York Avenue, New York, NY 10065-6094
519000423	+ Pioneer Credit Recovery, PO Box 1018, Moorestown, NJ 08057-0018
519014043	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
518966539	+ Raymond Dietrich, 1095 Ridge Ave, Manahawkin, NJ 08050-5608
519020074	+ Raymond Dietrich, c/o Giordano, Halleran & Ciesla, P.C., 125 Half Mile Road, Suite 300, Red Bank, NJ 07701-6777
519000424	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
519000422	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Lexus Financial Services, P.O. Box 9490, Cedar Rapids, IA 52409-9490
518992263	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519002936	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
519168740	+ WBL SPO I, LLC, c/o Parker Ibrahim & Berg LLP, 270 Davidson Avenue, 5th Floor, Somerset, New Jersey 08873-4140
518966540	Wells Fargo, PO Box 10306, Des Moines, IA 50306-0306

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518986419

Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 40

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 08 2021 21:08:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 08 2021 21:08:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518966527	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 08 2021 21:06:12	Citicard, P.O. Box 9001037, Louisville, KY 40290-1037
518966533	+ Email/Text: cashiering-administrationservices@flagstar.com	Jun 08 2021 21:08:00	Flagstar Bank, 5151 Corporate Drive 3W-125, Troy, MI 48098-2639
519037483	+ Email/Text: bankruptcyalerts@forwardfinancing.com	Jun 08 2021 21:07:00	Forward Financing, 53 State Street, 20th Floor, Boston, MA 02109-3204
519000421	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 08 2021 21:07:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518966526	Email/PDF: ais.chase.ebn@americaninfosource.com	Jun 08 2021 21:06:02	Chase, Card Memeber Services, P.O. Box 15153, Wilmington, DE 19886-5153
519034800	Email/PDF: resurgentbknofications@resurgent.com	Jun 08 2021 21:04:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518966535	+ Email/Text: n.gong@mantisfunding.com	Jun 08 2021 21:06:00	Mantis Funding, National Business & Capital Services, 64 Beaver Street, Suite 344, New York, NY 10004-2508
519066710	Email/Text: pgt@rawlingsandassociates.com	Jun 08 2021 21:08:00	Oxford, c/o Rawlings Financial Services LLC, PO Box 2020, La Grange KY 40031-2020
518966538	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 08 2021 21:08:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573

TOTAL: 11

**BYPASSED RECIPIENTS****The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

Recip ID	Bypass Reason	Name and Address
cr	*+	Raymond Dietrich, c/o Giordano, Halleran & Ciesla, P.C., 125 Half Mile Road, Suite 300, Red Bank, NJ 07701-6777
518994498	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519066708	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court., Lexus Financial Services, P.O. Box 9490, Cedar Rapids IA 52409-9490

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION****I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

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Date: Jun 10, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING****The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2021 at the address(es) listed below:**

Name	Email Address
Andrea Dobin	on behalf of Trustee Thomas Orr adobin@msbnj.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Donald F. Campbell, Jr.	on behalf of Creditor Raymond Dietrich dcampbell@ghclaw.com 4433@notices.nextchapterbk.com
Donald F. Campbell, Jr.	on behalf of Creditor Air Technical Home Services LLC d/b/a Air Technical Services dcampbell@ghclaw.com 4433@notices.nextchapterbk.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
James P. Berg	on behalf of Creditor World Business Lenders LLC s/h/a Axios Bank james.berg@piblaw.com, Daniel.schleifstein@piblaw.com
James P. Berg	on behalf of Creditor WBL SPO I LLC s/h/a Axios Bank james.berg@piblaw.com, Daniel.schleifstein@piblaw.com
Joseph Casello	on behalf of Debtor Carolyn E. Brown jcasello@cvclaw.net jcasello627@gmail.com
Joseph R Zapata, Jr	on behalf of Trustee Thomas Orr jzapata@msbnj.com
Thomas Orr	tom@torrlaw.com Torr@ecf.axosfs.com
Timothy P. Neumann	on behalf of Interested Party Douglas Brown timothy.neumann25@gmail.com btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com;geoff.neumann@gmail.com
Travis Graga	on behalf of Interested Party Browns Gas Appliance and Furnace Service Inc. tgraga@kbtlaw.com akelly@kbtlaw.com;wsheeridan@kbtlaw.com;saudino@kbtlaw.com;pschenke@kbtlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 15